

**Your way forward  
to a new job.**

SC **WORKS**



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# HOW AM I GOING TO FIND ANOTHER JOB?

## ***SOUTH CAROLINA'S WORKFORCE SYSTEM***

If you have recently lost or been told you are about to lose your job, there is help to find new employment. This guide will give you the information you need to get started!

South Carolina's workforce system provides employment and training services throughout the state and tools that will help you start a new career. For your convenience, everyone who can help you is gathered under one roof. It's called an SC Works Center. You can find assistance with employment, training, education and support services there.

### **STEP 1. ....VISIT YOUR CLOSEST SC WORKS CENTER AS SOON AS POSSIBLE**

SC Works Centers are located throughout the state. Office hours are generally from 8:30 a.m. to 5:00 p.m., Monday – Friday, but many offices have extended hours. Staff in the centers are trained to work one-on-one with you to make sure you have everything you need to move quickly back into a job or into training.

### **STEP 2. ....PLAN YOUR JOB SEARCH**

How do you know about job openings and whether your skills match them? SC Works Center staff can connect you to employers that are hiring people with your skills. You can also learn how to network and pursue job leads. Making a plan, clearly presenting your skills, knowing who to contact and polishing your interviewing skills will increase your chances of success.

Planning your job search, identifying job leads and contacting employers can be difficult. SC Works Center staff can objectively review your resume or job application and make suggestions for improvement.

### **STEP 3. ....APPLY FOR JOBS**

Local SC Works Center staff can assist you in preparing resumes, cover letters and completing job applications. You can use resource rooms in SC Works Centers to fax job applications and post your resume online, or go online at **scworks.org** to view available job openings.

### **STEP 4. ....LEARN ABOUT NEW CAREER OPPORTUNITIES**

You don't want to find yourself in this situation again anytime soon, so find out which jobs are growing in demand and where the jobs of the future will be. Learn how you can use your current skills in a new job, or explore how upgrading your skills can lead to a different job. Information is available through the Internet, books, videos and the knowledgeable staff at your local SC Works Center.

### **STEP 5.....EXPLORE RETRAINING OPTIONS**

Exploring job demand can help you determine whether your current skills will be enough to move quickly into a new job or whether you may want to explore further training and education. Financial assistance may be available to pay for tuition, books, supplies, child care and/or transportation. SC Works Center staff can help you access hundreds of educational and training options available throughout South Carolina.

# ***WILL I BE ELIGIBLE FOR UNEMPLOYMENT INSURANCE?***

## ***UNEMPLOYMENT INSURANCE BENEFITS***

While you are looking for new employment or are participating in training that has been approved by your SC Works Center staff, you may be eligible to receive unemployment insurance (UI) benefits. **UI benefits can provide you with weekly financial assistance while you are between jobs.** You can apply for UI benefits at the MyBenefits portal (<https://mybenefits.dew.sc.gov>). Should you need help with the application or have a question about UI, please call 1-866-831-1724.

Your individual work history and previous wages earned will determine the amount of your weekly UI benefit. If you have quit or been discharged from your job, you may be disqualified from receiving benefits. After submitting your application, you will receive a letter in the mail that explains your eligibility for benefits. You can choose whether to have state and federal taxes deducted from your weekly payments or pay them when filing your annual tax return. Your first benefit payment should arrive about three weeks after you have been determined eligible for UI benefits.

In order to continue receiving a weekly UI benefit, you must:

- be physically able to work;
- be actively seeking full-time employment (keep a record of your job search activity);
- be able to accept a full-time position; and
- report all the wages you earn while claiming unemployment compensation.

You will be asked to certify that you have met the above requirements at the end of each week, either by telephone or Internet, before you can receive your weekly benefit.

If you are participating in approved training, the weekly work search will not be required in order for you to receive UI benefits.

More specific information regarding setting up your UI claim can be viewed online at: <http://dew.sc.gov>.

# WHAT IF SOMEONE IN MY FAMILY GETS SICK?

## HEALTH INSURANCE OPTIONS

There are many health insurance options available to you. Where you should start looking depends upon whether or not your employer will continue its health insurance plan.

**If your health insurance plan will continue, consider the following options:**

### COBRA

The Consolidated Omnibus Budget Reconciliation Act (COBRA) may allow you and your family to continue your company health insurance at your own expense for up to 18 months after being laid off. Employers or health plan administrators will contact you by mail if you are entitled to COBRA benefits.

Your spouse and dependent children can also elect COBRA coverage upon your termination or reduction in hours.

**If your employer is not continuing its health insurance plan, the following insurance options may work for you:**

### HIPAA

If you meet certain requirements, the Health Insurance Portability and Accountability Act (HIPAA) allows you to buy individual health coverage with no pre-existing condition exclusions or without having to give evidence of good health.

### SOUTH CAROLINA HEALTH INSURANCE POOL (SCHIP)

You may want to consider the South Carolina Health Insurance Pool if you are unable to obtain health care coverage. You can find out more information about SCHIP by visiting <http://doi.sc.gov/638/Health-Insurance> or by calling SC Blue Cross/Blue Shield at (803) 788-0500, ext. 46401 (Columbia) or toll-free (800) 868-2500, ext. 46401 (outside Columbia).

## **WELVISTA**

WELVISTA is a partnership of healthcare providers that help uninsured residents with medication needs. More information can be obtained by visiting [www.welvista.org](http://www.welvista.org) or by calling toll-free 1-800-763-0059.

## **MEDICAID**

Your household income will determine whether your health care costs can be covered under this health insurance program. Contact the South Carolina Department of Health and Human Services by calling (803) 898-2500 or visiting [www.scdhhs.gov](http://www.scdhhs.gov).

## **PARTNERS FOR HEALTHY CHILDREN (PHC)**

If you have children who are 18 or younger, they may qualify for this free health insurance program. The program can pay for their health checkups, doctor visits, hospital trips, medicine and anything else necessary to keep your children healthy. PHC is also known as “SC Healthy Connections Kids,” and is administered by your nearest county Medicaid office. More information and an application can be obtained by visiting [www.scdhhs.gov](http://www.scdhhs.gov) or by calling toll-free: 1-888-549-0820.

## **MEDICARE**

You may be eligible for this health insurance plan if you are age 65 or older. Medicare can assist you with hospital insurance, medical insurance and prescription costs. The hospital insurance covers your inpatient hospital care and some follow-up care. The medical insurance pays for your physicians' services and some other services not covered by hospital insurance. The prescription drug coverage offers you assistance in paying for medicine. If you have any questions, you can call 1-800-Medicare or (800) 633-4227 or visit [www.medicare.gov](http://www.medicare.gov).

## **AFFORDABLE HEALTH CARE**

Check out the following website for other health insurance options, quotes, or to apply online [www.ehealthinsurance.com](http://www.ehealthinsurance.com).

For publications on medical insurance coverage, call (866) 444-EBSA (3272) or (866) 463-3278 or visit [www.dol.gov/ebsa/](http://www.dol.gov/ebsa/).



## WHAT IF MY JOB WAS MOVED TO ANOTHER COUNTRY?

### TRADE ADJUSTMENT ASSISTANCE PROGRAM

If you lost your job because of foreign competition, you **may** be eligible for the Trade Adjustment Assistance (TAA) program. There are additional services designed to help you return to work as quickly as possible.

However, there are important deadlines associated with many TAA benefits and services. When you are notified that you are potentially eligible for TAA benefits, it is important that you visit your closest SC Works Center and complete an application as soon as possible. Failure to do so may result in being denied services and benefits. Additional services include:

- Training to upgrade your skills.
- Trade Readjustment Allowances (TRA) provide weekly income support for a limited time if you are participating in full-time training or conducting a job search, if training is not appropriate.
- Health Coverage Tax Credit (HCTC) is a federal tax credit that covers 72.5 percent of your monthly premium for qualified health insurance. You may claim it as a monthly advance payment under certain conditions or as an end-of-the-year income tax credit.
- Job Search Allowances may be payable to cover a majority of your expenses when seeking suitable employment outside your local area.
- Relocation Allowances may be available to cover a majority of necessary moving expenses if you find a job that requires you to move. The allowance will also provide a payment equal to three weeks of wages from your previous job, up to a maximum of \$1,250.
- Reemployment Trade Adjustment Assistance (RTAA) or Alternative Trade Adjustment Assistance (ATAA) pays 50 percent of the difference between your previous wage from the Trade-certified job and the new job, up to a maximum of \$10,000 or for two years (whichever comes first), if you are 50 or older.

Trade Adjustment Assistance petitions can be filed by an employer, a group of three workers or SC Works Center staff. You can obtain a petition form from an SC Works Center or visit [www.doleta.gov/tradeact](http://www.doleta.gov/tradeact) to file online or to print the form. Fax your TAA petition to the U.S. Department of Labor at (202) 693-3585 and to the South Carolina Department of Employment and Workforce at (803) 737-0921.

More information regarding the Trade Act and the TAA program can be viewed at: [www.scworks.org/taa.asp](http://www.scworks.org/taa.asp).

## WHAT IF I AM AN OLDER WORKER?

### OPTIONS

#### ERISA

The Employee Retirement Income Security Act (ERISA) provides protection to laid off workers, allowing them to roll over their vested pension benefits into an Individual Retirement Account (IRA). Contact your employer's pension plan administrator for information.

Request a copy of your pension plan's summary description and ask for an individual benefit statement. If you were an active participant in your employer's pension plan, you may be eligible to roll over your vested pension benefits to an IRA or to a new employer's retirement plan.

For further information, visit [www.dol.gov/dol/topic/health-plans/erisa.htm](http://www.dol.gov/dol/topic/health-plans/erisa.htm) or call (866) 275-7922.

#### SOCIAL SECURITY ADMINISTRATION

If you have worked long enough under the Social Security system and are at least 62 years of age, you may qualify for retirement benefits. Contact the Social Security Administration at (800) 772-1213 or visit their website at [www.ssa.gov](http://www.ssa.gov).

#### OFFICE ON AGING

There are many benefits available to senior citizens in South Carolina, including reduced sales tax and income tax credit. Additional information can be found at [www.aging.sc.gov](http://www.aging.sc.gov) or by calling (800) 868-9095.

#### AARP

Formerly the American Association of Retired Persons, AARP provides services to those age 50 and over. Services offered: Medicare supplemental health insurance; discounts on prescription drugs and consumer goods; entertainment and travel packages; long-term care insurance; and automobile, home and life insurance. For more information, go to [www.aarp.org](http://www.aarp.org) or call (888) 687-2277.

### **DISABILITY AND DEBT RESOURCES**

#### **VOCATIONAL REHABILITATION**

The South Carolina Vocational Rehabilitation Department assists people with disabilities in finding employment. Contact the nearest Vocational Rehabilitation office or SC Works Center for more information. Locate the closest office by calling (800) 832-7526 or visiting at [www.scvrd.net](http://www.scvrd.net).

#### **FAIR DEBT COLLECTION PRACTICES ACT**

The law requires debt collectors to treat you fairly by prohibiting certain methods of debt collection. Though the federal law does not forgive any legitimate debt you might owe, you do have rights under the Act.

For more information regarding the Fair Debt Collection Practices Act, call the Federal Trade Commission in Atlanta, GA at (877) 382-4357 or the national headquarters in Washington, DC at (202) 326-2222. The Fair Debt Collection Practice Act can be viewed at [www.ftc.gov](http://www.ftc.gov).

#### **MORTGAGE ASSISTANCE**

Homeowners who find themselves in default or foreclosure due to job loss, or job loss followed by reemployment at a substantially lower income, should look into the SC Homeownership & Employment Lending Program (SC HELP) administered by the SC State Housing Authority. Application information can be viewed at [www.SCMortgageHelp.com](http://www.SCMortgageHelp.com).



## OTHER RESOURCES

### VETERANS AND ELIGIBLE SPOUSES

If you are a Veteran or spouse of a Veteran and are seeking employment, you may be eligible for Veteran services. Veterans and eligible spouses receive access, on a priority basis, to the full range of public employment and training services, including resume assistance, career counseling, job referrals, and referrals to other supportive and training resources. Veterans and eligible spouses should identify themselves at the point of entry into the workforce system. Identifying yourself at SC Works Centers, on websites and at SC Works Online Services, [www.scworks.org](http://www.scworks.org), allows you to take full advantage of priority of service.

### SC WORKS ONLINE SERVICES

SC Works Online Services is a powerful Internet-based tool designed to assist job seekers or students in searching for the right job. With a few mouse clicks, you can find thousands of job listings and opportunities to fit your needs and skills. Take the time to discover new career opportunities using SC Works Online Services. Registration is free and can be completed online at [www.scworks.org](http://www.scworks.org). If you need assistance in registering for SC Works Online Services, please contact your local SC Works Center.

### SC WORK READY COMMUNITIES AND THE NATIONAL CAREER READINESS CERTIFICATE

SC WorkReady Communities (SCWRC) is an initiative in South Carolina that proves counties have skilled workers ready to fill current and future jobs. The initiative measures and reports National Career Readiness Certificates (NCRCs) earned by your county of residence. The intent of CWRC is to match job seekers with job openings and provide an inventory of the skill sets of individuals in our communities.

To earn an NCRC, you must take three WorkKeys® tests and score at least a 3 on each: Applied Mathematics, Reading for Information, and Locating Information. Your lowest score on the three tests determines which certificate you will receive:

- Score of 3 – Bronze NCRC
- Score of 4 – Silver NCRC
- Score of 5 – Gold NCRC
- Score of 6 – Platinum NCRC

To take the WorkKeys assessment, contact your local SC Works Center, Adult Education Center or Technical College. For more information visit [www.scworkready.org](http://www.scworkready.org).

## SOUTH CAROLINA STATE LIBRARY

The public libraries of South Carolina have a variety of resources to help job seekers. Whether you are a student seeking career guidance, an individual seeking reemployment, or a veteran worker in need of a job or career change, your local library can help. Library staff can assist you with registering for and using SC Works Online Services. Free computer, Internet, and WiFi access are available at the library, as well as free workshops on reemployment.

The South Carolina State Library also offers **[www.WorkSC.org](http://www.WorkSC.org)**, a comprehensive job seeker and workforce skill building resource for South Carolina's libraries, government agencies, and citizens. For information about the South Carolina State Library or your local library, go to **[www.statelibrary.sc.gov](http://www.statelibrary.sc.gov)**.

Public libraries also serve as unemployment insurance Connection Points. At most public libraries, you can file unemployment claims online, submit weekly claims and conduct job searches.



## WHAT IF I HAVE ADDITIONAL QUESTIONS?

### FREQUENTLY ASKED QUESTIONS

**Question:** “What should I do before my last day on the job?”

**Answer:** Consider the following:

- Visit your local SC Works Center and inquire about reemployment services.
- Begin updating your resume.
- Begin networking with relatives, friends, neighbors, former co-workers and members of any club or organization of which you are a member. Let people know that you will be available for work soon and what type of work you are interested in. Ask them to inform you of job leads or connections they may have with companies that support your job interests.
- Speak to your supervisor and get a written reference if possible.
- Meet with your company's benefits and health plan administrator to find out about your retirement pension and health insurance.
- Set up an email account on the Internet. This is a critical tool for networking, sending resumes and corresponding with potential employers. Free email accounts are available from many websites, including [www.mail.com](http://www.mail.com), [www.yahoo.com](http://www.yahoo.com), and [www.gmail.com](http://www.gmail.com).
- Participate in job fairs held in your community.
- Review your financial obligations and create a budget. Consider using foundations and associations that offer free financial counseling services.

**Question:** “I have been laid off. What do I do now?”

**Answer:** Consider the following:

- Develop a job search plan of action by setting weekly goals.
- File an initial claim for Unemployment Insurance benefits at <https://mybenefits.dew.sc.gov>.
- Inquire about reemployment services at the SC Works Center nearest you.
- Stay focused and use your time to explore job interests, research companies, network and apply for available jobs.

**Question:** “I don't know what kind of job I want next. How can I find out what I will like?”

**Answer:** Visit your local SC Works Center. Here you will find information on various jobs, as well as staff who will assist you in exploring career opportunities based on your interests and abilities. You can also log on to [scworks.org](http://scworks.org) to learn more about reemployment services.

**Question:** “I live in another state. Can I get workforce services there?”

**Answer:** Yes. Call the Career OneStop toll-free at (877) US2-JOBS (872-5627), or go to [www.servicelocator.org](http://www.servicelocator.org) (America's Service Locator) to find an SC Works Center near you.

**Question:** “There are few employers hiring people with my skills. How can I prepare for a new job?”

**Answer:** Most experienced workers have more job skills than they realize. The staff at the nearest SC Works Center can help you identify your job skills and guide you in preparing to obtain or train for a new job.

**Question:** “Where can I get information about potential employers in my area?”

**Answer:** Job boards list companies with job openings that require skills similar to yours. Your local SC Works Center has information on potential employers as well.

**Question:** “Where can I get information on wages for different occupations?”

**Answer:** A wide range of labor market information can be found at [www.scworkforceinfo.com](http://www.scworkforceinfo.com). If you do not have a computer, access the Internet at your local SC Works Center or local library.

**Question:** “Can I go ahead and quit my job since I know I will be laid off soon?”

**Answer:** If you quit your job while your employer still has work available, you could be disqualified from receiving Unemployment Insurance benefits.

**Question:** “Was my employer required to give me notice before I was laid off?”

**Answer:** The Worker Adjustment and Retraining Notification (WARN) Act is a federal law that requires certain (not all) employers to give full and part-time workers 60 days written notice before a plant closing or mass layoff occurs. The purpose of the WARN Act is to provide workers time to seek new employment. More information is available at [www.doleta.gov/layoff/warn.cfm](http://www.doleta.gov/layoff/warn.cfm).

**Question:** “What are my health benefit options?”

**Answer:** You may be entitled to certain health benefit protections. If your employer provided a group health insurance plan, you may be able to continue health benefits for a period of time. Several health care options are listed on pages 7-8 of this publication.

**Question:** “How do I apply for Unemployment Insurance (UI) benefits?”

**Answer:** You can apply for UI benefits at <https://mybenefits.dew.sc.gov>.

**Question:** “Do I have to go to a local SC Works Center each week to get my UI benefits?”

**Answer:** No. All *initial* UI claims must be completed online at <https://mybenefits.dew.sc.gov>.

Once you have filed your initial claim, you have two options to report your weekly UI eligibility:

- Via the Teleclaim system at 1-866-831-1724 or
- Online at <https://mybenefits.dew.sc.gov>.



**Question:** “If I am offered a job, do I have to accept it?”

**Answer:** You are expected to apply for and accept employment where the required skills and wages are similar to your previous job.

**Question:** “How does training get approved?”

**Answer:** If you are interested in training, visit the SC Works Center closest to you and ask staff for further assistance in exploring training opportunities.

**Question:** “With my recent job loss, I am now facing default or foreclosure on my home. Is there any help out there for me?”

**Answer:** Yes, the SC Homeownership & Employment Lending Program (SC HELP) administered by the SC State Housing Authority may be able to provide assistance. Application information can be viewed at [www.SCMortgageHelp.com](http://www.SCMortgageHelp.com).

**Question:** “How will I receive my unemployment check each week?”

**Answer:** You have the option of direct deposit or you will receive a personalized Prepaid Visa Debit Card (from Bank of America) in a package with specific instructions in choosing a PIN and activating the card within 5-7 days after being determined eligible to receive UI benefits. More information about the debit card can be viewed at [www.dew.sc.gov](http://www.dew.sc.gov).

## WHERE CAN I FIND USEFUL RESOURCES?

### WEBSITES AND PHONE NUMBERS

PURPOSE	INTERNET ADDRESS	TELEPHONE NUMBER
Employment Assistance	<a href="http://www.scworks.org">www.scworks.org</a>	(803) 737-2806
Unemployment Insurance	<a href="http://www.dew.sc.gov">www.dew.sc.gov</a>	(866) 831-1724
Health Insurance	<a href="http://www.ehealthinsurance.com">www.ehealthinsurance.com</a>	(800) 977-8860
Mortgage Assistance	<a href="http://www.SCMortgageHelp.com">www.SCMortgageHelp.com</a>	(803) 896-9001
Internet Job Sites	<a href="http://www.scworks.org">www.scworks.org</a> <a href="http://www.nationjob.com">www.nationjob.com</a> <a href="http://www.helpwanted.com">www.helpwanted.com</a> <a href="http://www.usajobs.gov">www.usajobs.gov</a> <a href="http://www.indeed.com">www.indeed.com</a> <a href="http://www.monster.com">www.monster.com</a> <a href="http://www.beyond.com">www.beyond.com</a> <a href="http://www.careerbuilder.com">www.careerbuilder.com</a>	
Medicaid	<a href="http://www.scdhhs.gov">www.scdhhs.gov</a>	(803) 898-2500
Social Security	<a href="http://www.ssa.gov">www.ssa.gov</a>	(800) 772-1213
Trade Act	<a href="http://www.doleta.gov/tradeact">www.doleta.gov/tradeact</a>	(202) 693-3560
Veterans Benefits	<a href="http://www.va.gov">www.va.gov</a>	(800) 827-1000
Labor Market Information	<a href="http://www.workforceinfo.com">www.workforceinfo.com</a>	(803) 737-2660
Vocational Rehabilitation	<a href="http://www.sevrd.net">www.sevrd.net</a>	(803) 896-6500
Employee Retirement Income Security	<a href="http://www.dol.gov/ebsa">www.dol.gov/ebsa</a>	(866) 275-7922





*An equal opportunity employer/program.  
Auxiliary aids and services are available  
upon request to individuals with disabilities.  
All voice telephone numbers may be reached  
using TTY/TDD equipment via the South  
Carolina Relay Service at 711.*

*(803) 737-2806  
(866) 721-7867  
[www.scworks.org](http://www.scworks.org)*